

A DEFAULTING LOAN CLERK.

STEALING COLLATERAL SECURITIES.

THE FOURTH NATIONAL BANK DISCOVERS AN EMBEZZLEMENT—AN OLD AND TRUSTED CLERK PURLOINS BONDS FOR HIS OWN USE—FORMERLY RICH AND A MEMBER OF THE STOCK EXCHANGE.

It was made known yesterday that an embezzlement, amounting to over \$50,000, had been discovered at the Fourth National Bank last week. Richard H. Cornwell, an old and trusted clerk, who has been in the employ of the bank for eleven years, has been detected in abstracting from loans passing through his hands securities on which he raised money for his own use. The late hour at which the announcement was made prevented any excitement at the Stock Exchange. Cornwell was formerly a member of the Board, and his old friends were surprised at his downfall. No explanation of his disposition of the money was made. The bank has not begun any action against him. Cornwell is sick at his home at Plainfield, N. J. His previous career in Wall Street was never successful nor highly honorable.

PURLOINING BONDS FROM BANK LOANS.

In making a periodical examination of their books and securities, officers of the Fourth National Bank, at Nassau and Pine-st., discovered on Friday last a large discrepancy in the accounts of the loan clerk, Richard H. Cornwell. The clerk is an old man, nearly sixty-five years of age, and has been trusted implicitly by the officers of the bank since the beginning of his connection with it, eleven years ago. Nothing had occurred in that time to excite suspicion of his perfect honesty, and, even when the discrepancy was discovered, it was not supposed at first that the clerk had committed a crime.

Cornwell was at his post in the bank when the discovery was made, and as soon as he saw that he had been detected, he confessed that the discrepancy was caused by his embezzlement of securities. He stated that he had taken bonds from loans passing through his hands and on them had raised money, which he had used. He explained fully how he had conducted his operations, and informed the bank officers where he had borrowed money on the stolen securities. These have since been recovered by the bank, which paid the advances made on them, and they have been restored to the loans to which they belonged originally. All of them were recovered without difficulty, but the officers of the bank declined yesterday to state where they had been negotiated, although they admitted that there were several places where they had been pledged.

THE MATTER REFERRED TO CONTROLLER KNOX.

For several days there have been mysterious whisperings in Wall Street about a certain bank, which was not named. It has been rumored that some bank was in serious trouble, and the names of several banks have been suggested, but these rumors have proved on investigation to be erroneous. The officers of the Fourth National Bank said yesterday, in explanation of the fact that the embezzlement had been concealed successfully since its discovery on last Friday, that they had expected it to be made public by the Controller of the Currency, to whom the facts had been reported. They said that the bank had taken no action at all against Cornwell, but the whole matter had been referred on Monday to the Controller on the supposition that he would proceed against the clerk for violation of the National Banking Act. A different explanation was suggested as possible, in Wall Street, namely, that the bank had intended to keep the matter secret, but became alarmed at the disquieting rumors circulated in the Street.

The announcement of the embezzlement was not made yesterday until after the close of business at the Stock Exchange. It was not generally known, indeed, until late in the afternoon. The news created great astonishment among the personal acquaintances of Cornwell, of whom there appeared to be many. He was formerly a member of the Stock Exchange, and many of the old members of the Board remembered him distinctly, although they had lost sight of him for several years. Some knew that he was employed in the bank, but the news of his crime was a great surprise to them. Jenkins Van Schaick said that he would have loaned him money at the asking, without other security than his personal honor. Others who remembered him expressed similar views in regard to his honesty.

WHAT THE BANK WILL LOSE.

The amount which the Fourth National Bank will lose will be in excess of \$70,000, and it is not impossible that it may be somewhat larger. A careful examination has been made, and it is believed that the extent of the embezzlement has been learned accurately. So far as the officers of the bank have been able to trace them, Cornwell's operations do not extend back more than three months. The amount of the embezzlement is over \$80,000, but the loss to the bank will be reduced \$10,000 by the bonds which the clerk was under. He is said to have no property of any kind with which he can reimburse the bank even to the smallest amount. But the loss of the whole amount will not affect the bank in the slightest degree.

According to the report of the condition of the bank on January 1, it had a capital of \$3,200,000 and a surplus of \$1,161,822.25. No information as to the manner in which Cornwell disposed of the money could be gained yesterday. His previous career in Wall Street left him largely in debt, but it is not known that he has attempted to satisfy any of these old claims or that any of the creditors had regarded their claims against him as of any particular value. No explanation of the matter was given by the officers of the bank. Vice-President Baldwin said that the bank paid the loan clerk \$4,000 a year salary and that he ought to have saved something out of it. It was asserted by a friend of Cornwell's that he received from the bank less than \$2,000 a year, and that he had a very large family to support. He has a wife and eight children, but none of the children is young. One of his sons is a lieutenant in the Navy, to which he was appointed in 1874. This son is now on the Coast Survey steamer Rache.

CORNWELL'S CAREER IN WALL STREET.

Cornwell's career in Wall Street has been a varied one. His first experience, so far as has been learned, was as a clerk with the stock brokerage firm of George S. Robbins & Co., which was one of the most prominent houses in the street thirty years ago. It retired about 1857. Cornwell then went into business on his own account, and was a member of the Stock Exchange for several years. His office was in Pine-st., and he was alone until near the close of his business career, when he took one of his sons into partnership under the name of R. H. Cornwell & Son. While engaged in the stock business he failed three times; first about 1863 and the last time shortly before the consolidation of the Stock Exchange with the Open Board in 1869. After the first two failures he was re-elected a member of the Exchange without great difficulty, but it is said that he did not make any effort to be re-elected. It was said yesterday that his re-election would have been impossible. For two or three years he was a street dealer in miscellaneous securities—a "curbstone broker"—but in 1871 he secured a clerkship in the Fourth National Bank, where he remained until his latest fall. It is said that he was appointed to a clerkship in consequence of his friendship with the president of the bank, Philo C. Calhoun.

While Cornwell was in the stock brokerage business in Pine-st. he lived in Brooklyn. He was a prominent member of the Summerfield Methodist

EPISCOPAL CHURCH and for several years was superintendent of its Sunday-school.

TAKING ADVANTAGE OF A FRIEND.

One of Cornwell's most intimate friends in the church was Harold Dolner, who was then head of the large Front-st. shipping house of Dolner, Potter & Co. In some way Mr. Dolner lost a large sum of money through Cornwell. It was said yesterday by a person who remembered something of the circumstances that Dolner left a large amount of securities in Cornwell's care during an absence in Europe, and that when he returned he discovered that Cornwell had appropriated a large part of them to his own use. It was stated by others that Dolner had loaned a large sum of money to Cornwell, but allowed the securities to remain in his hands, and that they gradually disappeared, so that Dolner's security was lost. The affair was kept quiet at the time, and only the revelation of Cornwell's embezzlement at the bank recalled it to mind.

Mr. Dolner refused yesterday to speak of the matter, but confessed that his loss had been large. One of his former partners said that he knew nothing about the circumstances of Mr. Dolner's loss, but he knew that they were very peculiar. He expressed no surprise at Cornwell's downfall. These circumstances of his previous career were not known to the officers of the Fourth National Bank at the time he was hired as a clerk. They said yesterday that they had never heard of him, and that his long and faithful service had disarmed suspicion.

THE NEWS AT CORNWELL'S HOME.

A reporter of THE TRIBUNE went to Plainfield, N. J., last night to learn something about Cornwell's standing there. On the train a few prominent residents were talked with concerning his character, and from all the same report was heard—that he was a man of the very highest integrity and a spotless Christian gentleman. When they were told that he was a defaulter to a very large amount all said the same thing: "I do not believe it." At Plainfield the public knew nothing about the embezzlement, and among the men called upon the same unbelief was found to exist as to the truth of the story. Those who were told about it were so startled that it was some time before they could be induced to say anything, and what was said was highly commendatory of Cornwell's integrity.

The house occupied by Mr. Cornwell in Plainfield is a comfortable, unpretentious one, standing back from the street, and is surrounded by a neatly kept lawn. It is furnished with taste and comfort, but not extravagantly. The door was opened by Mr. Cornwell's son, Richard P., a man about thirty-five years of age. He said that his father was sick, and that he did not dare let anyone see him for fear that it would endanger his life. Mr. Cornwell said:

"Yes, I know what you have come for, because a messenger just left here a moment ago, and he told me that my father is charged with being a defaulter in the sum of \$70,000."

"Can you tell me what your father has to say about the charge?"

"He does not know it. His family have just been told it, and he is so ill that we dare say anything to him. We are all of us entirely ignorant of the whole affair, and only wish we knew something."

"Have any of the bank officials been to see your father since he was taken ill?"

"Not one of them. The first we learned that such a thing had happened was this morning."

"Did you know whether detectives have come to Plainfield?"

"We have not seen any."

Dr. Smith, Mr. Cornwell's family physician, was next seen, and in reply to an inquiry, he said: "I have been attending Mr. Cornwell for several days, as he has a severe attack of inflammation of the bowels. He is very ill, and I have not been able to see him for some time. He is a very kind and pleasant man, and I have known him for twenty years or more."

"One of the most prominent men in the place, when told by the reporter of the particulars of the embezzlement, was thunderstruck, and for a time could not say a word. He then said: 'I have known Richard Cornwell for twenty years or more, and he is the last man that I should have picked out as one likely to fall. Before he moved to Plainfield, some four years ago, he lived in Brooklyn, and I knew him well there. He was a broker in good standing in New-York, and the superintendent of the Washington Street Church, in which Mr. Cornwell is a Sunday-school teacher, was also visited. He said: 'I have known Mr. Cornwell for over twenty years, and I know him well there. He was a broker in good standing in New-York, and the superintendent of the Washington Street Church, in which Mr. Cornwell is a Sunday-school teacher, was also visited. He said: 'I have known Mr. Cornwell for over twenty years, and I know him well there. 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